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B1 (Official Form 1)(12/11)		טטכנ	шеп	Pa	ge I oi	53				
	l States B astern Dist							Volu	ntary l	Petition
Name of Debtor (if individual, enter Last, First, Middle): Grimm, Charles Everett						btor (Spouse esa Darler) (Last, First, 1 e	Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				(includ	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Darlene T. Grimm; AKA Tereasa D McAllister					
Last four digits of Soc. Sec. or Individual-Tax (if more than one, state all) xxx-xx-8132	payer I.D. (ITI	N) No./Coi	mplete EIN	(if more	our digits of than one, state	all)	· Individual-T	axpayer I.D.	. (ITIN) No.	/Complete EIN
Street Address of Debtor (No. and Street, City 6827 Morris Road Spotsylvania, VA	, and State):		ZIP Code 551	Street 682		Joint Debtor Road	(No. and Str	eet, City, and	l State):	ZIP Code
County of Residence or of the Principal Place Spotsylvania	of Business:	22	<u> </u>		of Reside		Principal Pla	ce of Busine	ess:	22551
Mailing Address of Debtor (if different from statements of Debtor (if different from street address above):	,		ZIP Code	Mailin	g Address o	of Joint Debt	or (if differen	at from street	address):	ZIP Code
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities check this box and state type of entity below.) Chapter 15 Debtors	☐ Health 0☐ Single A in 11 U☐ Railroad ☐ Stockbr☐ Commo☐ Clearing☐ Other	Asset Real .S.C. § 101 d oker odity Broke g Bank	ne box) ness Estate as c 1 (51B)	defined	☐ Chapte ☐ Chapte ☐ Chapte ☐ Chapte	the I er 7 er 9 er 11 er 12	of Ch	led (Check o hapter 15 Peti a Foreign M. hapter 15 Peti a Foreign No of Debts	ne box) ition for Re ain Proceed ition for Re	cognition ling cognition
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is under Ti	Tax-Exemp theck box, if s a tax-exem tle 26 of the le Internal Re	applicable) apt organiza United Stat	Debts are primarily consumer debts, Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts "incurred by an individual primarily for			7.			
Filing Fee (Check one by Full Filing Fee attached Filing Fee to be paid in installments (applicable attach signed application for the court's conside debtor is unable to pay fee except in installment Form 3A. Filing Fee waiver requested (applicable to chap attach signed application for the court's conside	to individuals on ration certifying the s. Rule 1006(b). See 7 individuals of	hat the See Official only). Must	Check al	ebtor is a sn ebtor is not ebtor's aggre e less than \$ 1 applicable plan is bein ecceptances of	egate noncor 2,343,300 (a boxes: g filed with	debtor as defir ness debtor as contingent liquida amount subject this petition.		C. § 101(51D). L.S.C. § 101(51 duding debts or on 4/01/13 and	ID). wed to inside d every three	ers or affiliates) years thereafter). litors,
Statistical/Administrative Information Debtor estimates that funds will be availal Debtor estimates that, after any exempt pr there will be no funds available for distributions.	operty is exclud	ion to unse ded and ad:	away VS cured cred ministrativ	SB 4415 litors.	0 ***		THIS	SPACE IS FO	OR COURT U	SE ONLY
Estimated Number of Creditors		,001-	0,001-	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to \$50,001 to \$100,000 to \$500,000 to \$1 million	to \$10 to	0,000,001 \$3 \$50 to	50,000,001 S \$100 f	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Liabilities	to \$10 to	0,000,001 \$5 \$50 to	50,000,001 S \$100 f	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion				

Case 12-31306-KRH Doc 1 Filed 03/02/12 Entered 03/02/12 10:07:34 Desc Main_{3/02/12 10:05AM}

Document Page 2 of 53 **B1** (Official Form 1)(12/11) Name of Debtor(s): Voluntary Petition **Grimm, Charles Everett** Grimm, Teresa Darlene (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Deanna H. Hathaway VSB March 2, 2012 Signature of Attorney for Debtor(s) (Date) Deanna H. Hathaway VSB 44150 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Name of Debtor(s):

Grimm, Charles Everett

B1 (Official Form 1)(12/11)

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Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Grimm, Teresa Darlene Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Charles Everett Grimm

Signature of Debtor Charles Everett Grimm

X /s/ Teresa Darlene Grimm

Signature of Joint Debtor Teresa Darlene Grimm

Telephone Number (If not represented by attorney)

March 2, 2012

Date

Signature of Attorney*

X /s/ Deanna H. Hathaway VSB

Signature of Attorney for Debtor(s)

Deanna H. Hathaway VSB 44150

Printed Name of Attorney for Debtor(s)

Boleman Law Firm, P.C.

Firm Name

P. O. Box 11588 Richmond, VA 23230

Address

Email: info@bolemanlaw.com 804-358-9900 Fax: (804) 358-8704

004-330-9900 Fax: (004) 330-

Telephone Number

March 2, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Document

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

		Lustern District of Virginia		
	Charles Everett Grimm			
In re	Teresa Darlene Grimm		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	<u>,</u>
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	_
through the Internet.);	01
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	3
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Charles Everett Grimm Charles Everett Grimm	
Date: March 2, 2012	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Virginia

		20000111 2 1001100 01 1 11 6 11100		
In re	Charles Everett Grimm Teresa Darlene Grimm		Case No.	
	Teresa Dariene Orinini		04001101	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	19
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone	_
through the Internet.);	., 01
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counselir requirement of 11 U.S.C. § 109(h) does not apply in this district.	ng
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Teresa Darlene Grimm	
Teresa Darlene Grimm	
Date: March 2, 2012	

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Charles Everett Grimm,		Case No.	
	Teresa Darlene Grimm			
-		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	154,050.00		
B - Personal Property	Yes	4	11,603.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		134,030.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		240.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		38,380.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,199.47
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,749.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	165,653.00		
			Total Liabilities	172,650.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of Virginia

In re	Charles Everett Grimm,		Case No.	
	Teresa Darlene Grimm			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	240.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	240.00

State the following:

Average Income (from Schedule I, Line 16)	4,199.47
Average Expenses (from Schedule J, Line 18)	3,749.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,428.46

State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	240.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		38,380.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,380.00

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B6A (Official Form 6A) (12/07)

In re	Charles Everett Grimm,	Case No.
	Teresa Darlene Grimm	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
Primary Residence located at: 6827 Morris Road, Spotsylvania VA 22551	Tenancy by Entirety	-	135,300.00	134,030.00	
Single wide trailer attached to land located at: 5931 Marye Road, Woodford, Va 22580	Joint Tenants	J	18,750.00	0.00	

Sub-Total > 154,050.00 (Total of this page)

Total > **154,050.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Charles Everett Grimm,	Case No
	Teresa Darlene Grimm	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	0.00
2.	Checking, savings or other financial	Checking Account with Union First Market	-	60.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Checking Account with NSWC Credit Union	-	56.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account with NSWC Credit Union	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods: kitchen utensils, decorative items, linens and small appliances, washer(s), dryer(s), computer(s), printer(s), refrigerator(s), range(s), microwave(s), television(s), VCR(s), DVD Player(s), Stereo(s), lawnmower, sofa(s), end table(s), armchair(s), lamps, desk(s), desk chair(s), kitchen table & chairs, dining table & chairs, china cabinet(s), bedroom set(s), chest(s), vacuum(s), china.	-	5,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	300.00
7.	Furs and jewelry.	Wedding and engagement rings	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	2 Rifles, 2 Shotguns	-	1,000.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
		(Tota	Sub-Total of this page)	al > 7,121.00

³ continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Charles Everett Grimm
	Teresa Darlene Grimm

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	VRS		W	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tot	Sub-Tota	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Charles Everett Grimm
	Teresa Darlene Grimm

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	-	1.00
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2003 Chevrolet Suburban with 170,000 miles	-	3,600.00
	other vehicles and accessories.		2000 Ford F-150 with 277,000 miles	-	881.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			(Total	Sub-Total of this page)	al > 4,482.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Charles Everett Grimm,	Case No.
	Teresa Darlene Grimm	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
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35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

0.00

Total >

11,603.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/10)

In re	Charles Everett Grimm,
	Teresa Darlene Grimm

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	er: Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte with respect to cases commenced on or after the date of adjustment.)						
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Real Property Primary Residence located at: 6827 Morris Road, Spotsylvania VA 22551	Va. Code Ann. § 34-4 11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00 1,270.00	135,300.00				
Single wide trailer attached to land located at: 5931 Marye Road, Woodford, Va 22580	Va. Code Ann. § 34-4	5,000.00	37,500.00				
Cash on Hand Cash on hand	Va. Code Ann. § 34-4	1.00	0.00				
Checking, Savings, or Other Financial Accounts, 0	Certificates of Deposit						
Checking Account with Union First Market	Va. Code Ann. § 34-4	60.00	60.00				
Checking Account with NSWC Credit Union	Va. Code Ann. § 34-4	56.00	56.00				
Savings Account with NSWC Credit Union	Va. Code Ann. § 34-4	5.00	5.00				
Household Goods and Furnishings Household goods: kitchen utensils, decorative items, linens and small appliances, washer(s), dryer(s), computer(s), printer(s), refrigerator(s), range(s), microwave(s), television(s), VCR(s), DVD Player(s), Stereo(s), lawnmower, sofa(s), end table(s), armchair(s), lamps, desk(s), desk chair(s), kitchen table & chairs, dining table & chairs, china cabinet(s), bedroom set(s), chest(s), vacuum(s), china.	Va. Code Ann. § 34-26(4a)	5,500.00	5,500.00				
Wearing Apparel Clothing	Va. Code Ann. § 34-26(4)	300.00	300.00				
<u>Furs and Jewelry</u> Wedding and engagement rings	Va. Code Ann. § 34-26(1a)	200.00	200.00				
<u>Firearms and Sports, Photographic and Other Hol</u> 2 Rifles, 2 Shotguns	oby Equipment Va. Code Ann. § 34-26(4b)	1,000.00	1,000.00				
Interests in IRA, ERISA, Keogh, or Other Pension VRS	or Profit Sharing Plans Va. Code Ann. § 34-34	Unknown	Unknown				
Other Contingent and Unliquidated Claims of Ever Proceeds within six months of filing of bankruptcy petition from life insurance, property settlement, or any decedent's estate.	r <u>y Nature</u> Va. Code Ann. § 34-4	1.00	1.00				
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Chevrolet Suburban with 170,000 miles	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	3,600.00 1.00	3,600.00				

¹ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/10) -- Cont.

In re	Charles Everett Grimm,	Case No
	Teresa Darlene Grimm	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2000 Ford F-150 with 277,000 miles	Va. Code Ann. § 34-4 Va. Code Ann. § 34-26(8)	1.00 881.00	881.00

Total: 17,877.00 184,403.00

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B6D (Official Form 6D) (12/07)

In re	Charles Everett Grimm,	Case No.
	Teresa Darlene Grimm	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	NT I NG E N	UNLIQUIDAT	S P U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 800791			08/06	Т	T E D			
Citibank, N.A. 701 East 60th Street North Sioux Falls, SD 57117		J	Second Deed of Trust Primary Residence located at: 6827 Morris Road, Spotsylvania VA 22551		ט			
			Value \$ 135,300.00				83,249.00	0.00
Account No. 200088			04/03					
CitiMortgage, Inc Re: Bankruptcy 5280 Corporate Drive Frederick, MD 21703		_	Deed of Trust Primary Residence located at: 6827 Morris Road, Spotsylvania VA 22551					
			Value \$ 135,300.00				50,781.00	0.00
Account No.			Value \$	-				
Account No.								
			Value \$	-				
continuation sheets attached			S (Total of t	Subto			134,030.00	0.00
	Total (Report on Summary of Schedules) 134,030.00 0.0					0.00		

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B6E (Official Form 6E) (4/10)

•			
In re	Charles Everett Grimm,	Case No.	
	Teresa Darlene Grimm		
_		, Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian.' Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H." "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled

"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priori listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. \S 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/10) - Cont.

In re	Charles Everett Grimm,		Case No.	
	Teresa Darlene Grimm			
		Debtors		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. unknown unknown 2011 Personal Property Tax County of Spotsylvania 0.00 Attn: Treasurer P.O. Box 65 Spotsylvania, VA 22553 240.00 240.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 240.00 240.00 0.00 (Report on Summary of Schedules) 240.00 240.00 Case 12-31306-KRH Doc 1 Filed 03/02/12 Entered 03/02/12 10:07:34 Desc Main_{3/02/12 10:05AM}
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B6F (Official Form 6F) (12/07)

In re	Charles Everett Grimm,		Case No.	
	Teresa Darlene Grimm			
_		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			· · · · · · · · · · · · · · · · · · ·				
CREDITOR'S NAME,	CO	1	sband, Wife, Joint, or Community	C O N T	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	C A M	I DATE CLAUVEW AS INCURRED AIND	NT I NG EN	QU	IF	
Account No. 61191533			05/10	T N	DATED		
Ally Financial Re: Bankruptcy PO Box 380901 Minneapolis, MN 55438		J	Account Balance		D		7,268.00
Account No. 546632022593	T	T	03/99	T	Т		
Bank of America 1100 North King Street Wilmington, DE 19884-2211		J	Account Balance: Authorized Account				18,409.00
Account No. 206327			06/10	T	T		
BB&T Attn: Bankruptcy Dept P.O. Box 1847 Wilson, NC 27894		w	Account Balance				
				$oldsymbol{ol}}}}}}}}}}}}}}}}}}$	L		913.00
Account No. 542418055962 CitiCards CBNA 701 E 60th Street N Sioux Falls, SD 57117		н	06/11 Account Balance				6,502.00
_2 continuation sheets attached	-	•		Subt			33,092.00
	(Total of this page)						

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In re	Charles Everett Grimm,	Case No.
	Teresa Darlene Grimm	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

GD TD TTO DIG 11.1.5	С	Нι	sband, Wife, Joint, or Community	Тс	Τυ	1	рΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	L H M	DATE OF A IM WAS INCUIDED AND	CONTINGEN	Πq		PI	AMOUNT OF CLAIM
Account No. 603461130434			09/10	٦т	T E D			
GECRB/La-Z Boy P.O. Box 965036 Orlando, FL 32896		J	Account Balance		D			1,261.00
Account No. 798192447114			09/06	T	T	Τ		
GECRB/Lowe's PC P.O. Box 965005 Orlando, FL 32896-5005		J	Account Balance					1,664.00
Account No. 6141P419U			Account Balance	T	T	T	\forall	
RMS 77 Hartland St., Suite 401 P.O. Box 280431 East Hartford, CT 06128-0431		J						1,273.00
Account No. 206327615			Unknown	T	T	T	┪	
Sheffield Financial Corp. Re: Bankruptcy P.O. Box 890012 Charlotte, NC 28289-0012		J	Account Balance					887.00
Account No. 627800001466	1	T	09/03	十	十	†	\forall	
WFNNB/Catherine's P.O. Box 182789 Columbus, OH 43218-2789		J	Account Balance					58.00
Sheet no1 of _2 sheets attached to Schedule of				Sub				5,143.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pa	ge	;) [0,140.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Charles Everett Grimm,	Case No
	Teresa Darlene Grimm	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1	١	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1	1	<u> </u>	ī
CREDITOR'S NAME,	ő	Hu	sband, Wife, Joint, or Community	6	N	۱۲	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. Unknown			Unknown	Т	T		
WFNNB/WOMW P.O. Box 182125 Columbus, OH 43218-2125		w	Account Balance		D		145.00
	┡			_	┡	_	1.0.00
Account No.							
Account No.	┢			+		-	
Account No.							
				_			
Account No.							
Sheet no. 2 of 2 sheets attached to Schedule of	4			Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				145.00
			(Report on Summary of So		Γota lule		38,380.00

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B6G (Official Form 6G) (12/07)

In re	Charles Everett Grimm,	Case No
	Teresa Darlene Grimm	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 12-31306-KRH Doc 1 Filed 03/02/12 Entered 03/02/12 10:07:34 Desc Main_{3/02/12 10:05AM}
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B6H (Official Form 6H) (12/07)

In re	Charles Everett Grimm,	Case No.
	Teresa Darlene Grimm	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Offi	cial Form 6I) (12/07)			
	Charles Everett Grimm			
In re	Teresa Darlene Grimm		Case No.	
		Debter(s)	=	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Dahtaria Marital Status	DEPENDENTS ()	F DEBTOR AND SPO	IUSE		
Debtor's Marital Status:	RELATIONSHIP(S):	AGE(S):	COL		
Married	Son	11 ye	ears		
aa	Son	14 ye			
Employment:	DEBTOR	<u> </u>	SPOUSE		
	nemployed	School Bus Dri	iver		
	nemployed	Spotsylvania C	ounty Schoo	ls	
How long employed		Since 12/1992	•		
Address of Employer		8020 River Stor	ne Drive		
1 17		Fredericksburg			
INCOME: (Estimate of average or pr	ojected monthly income at time case filed)		DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)	\$	0.00	\$	1,929.43
2. Estimate monthly overtime	-	\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	1,929.43
 LESS PAYROLL DEDUCTIONS a. Payroll taxes and social security 	ity	\$	0.00	\$	249.17
b. Insurance	ity	φ	0.00	\$ <u></u>	487.27
c. Union dues		\$ 	0.00	\$ 	0.00
	etailed Income Attachment	\$ 	0.00	\$ 	247.52
d. Other (Speeny)	otalica moome Attaoriment		0.00	Ψ	2-1102
5. SUBTOTAL OF PAYROLL DEDU	UCTIONS	\$	0.00	\$	983.96
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	0.00	\$	945.47
7. Regular income from operation of b	ousiness or profession or farm (Attach detailed stater	nent) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
Interest and dividends		\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use of	or that of \$	0.00	\$	0.00
11. Social security or government assi	stance			_	
(Specify):		\$	0.00	\$	0.00
10 B		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income	oto Tay Defundo Amertinad	¢	654.00	ď	0.00
	ate Tax Refunds Amortized ome (RC Lee Carpet/VA Paving)	\$	2,600.00	\$ \$	0.00
Anticipated inc	one (RC Lee Carpeuva Faving)	Φ	2,000.00	Φ	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	3,254.00	\$	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$	3,254.00	\$	945.47
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line 1	5)	\$	4,199.	47

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6I (Official Form 6I) (12/07)

In re	Charles Everett Grimm Teresa Darlene Grimm		Case No.	
		Debtor(s)		

$\underline{\textbf{SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)}}\\$

Detailed Income Attachment

Other Payroll Deductions:

Life	\$	0.00	\$ 24.53
Spotsylvania	<u> </u>	0.00	\$ 11.27
VRS	<u> </u>	0.00	\$ 85.65
Disability	<u> </u>	0.00	\$ 14.50
Cancer Plan	<u> </u>	0.00	\$ 73.70
Accident	\$	0.00	\$ 37.87
Total Other Payroll Deductions	\$	0.00	\$ 247.52

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B6J (Off	icial Form 6J) (12/07)			
	Charles Everett Grimm		-	
In re	Teresa Darlene Grimm		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,661.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	309.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	700.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	125.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	79.00
c. Health	\$	0.00
d. Auto	\$	75.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Personal Property	\$	20.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Haircuts and Personal Grooming	\$	50.00
Other School Supplies & Activities	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,749.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,199.47
b. Average monthly expenses from Line 18 above	\$	3,749.00
c. Monthly net income (a. minus b.)	\$	450.47

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B6J (Offi	cial Form 6J) (12/07)			
In re	Charles Everett Grimm Teresa Darlene Grimm		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

Other Utility Expenditures:

Natural Gas	\$	20.00
Cable & Internet	<u> </u>	136.00
Cell Phone	\$	153.00
Total Other Utility Expenditures	\$	309.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Eastern District of Virginia

In re	Charles Everett Grimm Teresa Darlene Grimm		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	March 2, 2012	Signature	/s/ Charles Everett Grimm Charles Everett Grimm Debtor		
Date	March 2, 2012	Signature	/s/ Teresa Darlene Grimm Teresa Darlene Grimm Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/10)

United States Bankruptcy Court Eastern District of Virginia

In re	Charles Everett Grimm Teresa Darlene Grimm		Case No.	
		Debtor(s)	Chapter	13
				·

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,546.47	2012 Employment Income
\$13,782.00	2011 Employment Income
\$41,356.00	2010 Employment Income

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2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$8,531.00 2011 Pension Income

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/

AMOUNT PAID OR VALUE OF

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

TRANSFERS

OWING TRANSFERS

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING** COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

BENEFIT PROPERTY WAS SEIZED

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Ally Financial Re: Bankruptcy PO Box 380901 Minneapolis, MN 55438

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 09/2011

DESCRIPTION AND VALUE OF **PROPERTY**

Voluntary Repossession - 2010 Chevrolet Express Van

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

AMOUNT OF MONEY DATE OF PAYMENT. NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE OF PAYEE THAN DEBTOR OF PROPERTY \$400.00 - Legal Fees **Boleman Law Firm** 02/28/2012

2104 Laburnum Avenue

Ste 201

Richmond, VA 23230-1588

Boleman Law Firm 02/28/2012 \$281.00 - Bankruptcy Court

2104 Laburnum Avenue Filing Fee

Ste 201

Richmond, VA 23230-1588

Boleman Law Firm 02/28/2012 \$35.00 - Credit Counseling

2104 Laburnum Avenue Ste 201

Richmond, VA 23230-1588

10. Other transfers

None П

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. DESCRIBE PROPERTY TRANSFERRED RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED 09/2011 Cashed out Annuity - \$8,000.00 Teresa Grimm

Self

Andrea Arthur 05/2011 Added sister's name to deed located at: 5931

Marye Road, Woodford, Va 22580

Sister

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER AMOUNT OF MONEY OR DESCRIPTION AND DATE(S) OF DEVICE VALUE OF PROPERTY OR DEBTOR'S INTEREST

> TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

3/02/12 10:06AM

5

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Grimms Carpet Service

6827 Morris Road

Spotsylvania, VA 22551

Carpet installation 2009-2011

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME

NAME

ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 2, 2012	Signature	/s/ Charles Everett Grimm	
			Charles Everett Grimm	
			Debtor	
Date	March 2, 2012	Signature	/s/ Teresa Darlene Grimm	
			Teresa Darlene Grimm	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form B203

2005 USBC, Eastern District of Virginia

United States Bankruptcy Court Eastern District of Virginia

т.	Charles Everett Grimm	C. N.	
In	re Teresa Darlene Grimm Debtor(s)	Case No. Chapter	13
	DISCLOSURE OF COMPENSATION OF ATT	ORNEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that a compensation paid to me, for services rendered or to be rendered on behalf of bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$	3,000.00
	Prior to the filing of this statement I have received	\$	400.00
	Balance Due	\$	2,600.00
2.	\$ of the filing fee has been paid.		
3.	The source of the compensation paid to me was:		
	$\blacksquare \text{Debtor} \Box \text{Other} \left(specify \right)$		
4.	The source of compensation to be paid to me is:		
	$\blacksquare \text{Debtor} \Box \text{Other} \left(specify \right)$		
5.	■ I have not agreed to share the above-disclosed compensation with any other pe	rson unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or person copy of the agreement, together with a list of the names of the people sharing in		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all as a. Analysis of the debtor's financial situation, and rendering advice to the debtor in b. Preparation and filing of any petition, schedules, statement of affairs and plan v. Representation of the debtor at the meeting of creditors and confirmation hearing d. Other provisions as needed: Subject to the terms of Paragraph 7, the Boleman Law Firm, P.C. age bankruptcy case until entry of an order of withdrawal or substitution Representation may be provided by any or all attorneys of the Boleman	n determining whether to which may be required; ag, and any adjourned hea prees to represent Del n of counsel, dischar	file a petition in bankruptcy; urings thereof; otor(s) throughout this

By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Representation of Debtor(s) in any adversary proceedings; avoidance of any undisclosed liens; obtaining remedies or enforcement of rights based upon non-bankruptcy law; or representation in any forum outside of the U.S. Bankruptcy Court are specifically excluded. The Fees and Costs Agreement between the Boleman Law Firm, P.C. and Debtor(s) is neither a "flat fee" agreement nor a "maximum fee" agreement. The Boleman Law Firm reserves the right to seek compensation in excess of the fee requested in Paragraph 1, where the fees for services provided to Debtor(s) exceed the above stated amount, based upon the hours of services provided multiplied by the hourly billing rate as set forth in the Fees and Costs Agreement between the Boleman Law Firm and Debtor(s) and such services are billable at either the contractual or current rates as provided by that Agreement. Costs advanced by the Boleman Law Firm are the liability of Debtor(s) and, upon order of the Court, shall be reimbursed to the firm.

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2005 USBC, Eastern District of Virginia

Form B203 - Continued

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 2, 2012/s/ Deanna H. Hathaway VSBDateDeanna H. Hathaway VSB 44150Signature of Attorney

Boleman Law Firm, P.C.

Name of Law Firm
P. O. Box 11588
Richmond, VA 23230
804-358-9900 Fax: (804) 358-8704

For use in Chapter 13 Cases where Fees Requested Not in Excess of \$3,000 (For all Cases Filed on or after 10/17/2005)

NOTICE TO DEBTOR(S) AND STANDING TRUSTEE PURSUANT TO INTERIM PROCEDURE 2016-1(C)(7)

Notice is hereby given that pursuant to Local Bankruptcy Rule 2016-1(C)(7)(a), you have ten (10) business days from the meeting of creditors in this case in which to file an objection with the court to the fees requested in this disclosure of compensation opposing said fees in their entirety, or in a specific amount.

PROOF OF SERVICE

The undersigned hereby certifies that on this date the foregoing Notice was served upon the debtor(s), the standing Chapter 13 Trustee, and U. S. Trustee pursuant to Interim Procedure 2016-1(C)(7)(a) and Local Bankruptcy Rule 2002-1(D)(1)(f), by first-class mail or electronically.

March 2, 2012

Date

// Deanna H. Hathaway VSB

Deanna H. Hathaway VSB 44150

Signature of Attorney

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of Virginia

In re	Charles Everett Grimm Teresa Darlene Grimm		Case No.	
		Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Charles Everett Grimm Teresa Darlene Grimm	X /s/ Charles Everett Grimm	March 2, 2012
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	χ /s/ Teresa Darlene Grimm	March 2, 2012
	Signature of Joint Debtor (if a	ny) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Eastern District of Virginia

In re	Teresa Darlene Grimm		Case No.	
		Debtor(s)	Chapter	13

COVER SHEET FOR LIST OF CREDITORS

I hereby certify under penalty of perjury that the master mailing list of creditors submitted either on computer diskette, by a typed hard copy in scannable format, with Request for Waiver attached, or uploaded by Electronic Case Filing is a true, correct and complete listing to the best of my knowledge.

I further acknowledge that (1) the accuracy and completeness in preparing the creditor listing are the shared responsibility of the debtor and the debtor's attorney, (2) the court will rely on the creditor listing for all mailings, and (3) that the various schedules and statements required by the

	Bankruptcy Rules are not use	
	Master mailing list of creditor	ors submitted via:
	(a) computer di	skette listing a total of creditors; or
		ard copy, with Request for Waiver attached, consisting of pages, listing of creditors; or
	(c) X unloaded	via Electronic Case Filing a total of 14 creditors.
	(c) _ x uplouded	via Electronic Case I ming a total of electrons.
	(e) <u>x</u> aproduce	via Electronic Case I ming a total of electrons.
Date:	(c) <u>x</u> aproduced March 2, 2012	/s/ Charles Everett Grimm
Date:	-	
Date:	-	/s/ Charles Everett Grimm
	March 2, 2012	/s/ Charles Everett Grimm Charles Everett Grimm
	-	/s/ Charles Everett Grimm Charles Everett Grimm Signature of Debtor

toreign addresses included on disk/hard copy.

Office of the US Trustee 701 E. Broad Street Room 4304 Richmond, VA 23219

Ally Financial Re: Bankruptcy PO Box 380901 Minneapolis, MN 55438

Bank of America 1100 North King Street Wilmington, DE 19884-2211

BB&T Attn: Bankruptcy Dept P.O. Box 1847 Wilson, NC 27894

Citibank, N.A.
701 East 60th Street North
Sioux Falls, SD 57117

CitiCards CBNA 701 E 60th Street N Sioux Falls, SD 57117

CitiMortgage, Inc Re: Bankruptcy 5280 Corporate Drive Frederick, MD 21703

County of Spotsylvania Attn: Treasurer P.O. Box 65 Spotsylvania, VA 22553

GECRB/La-Z Boy P.O. Box 965036 Orlando, FL 32896

GECRB/Lowe's PC P.O. Box 965005 Orlando, FL 32896-5005

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RMS
77 Hartland St., Suite 401
P.O. Box 280431
East Hartford, CT 06128-0431

Sheffield Financial Corp. Re: Bankruptcy P.O. Box 890012 Charlotte, NC 28289-0012

WFNNB/Catherine's P.O. Box 182789 Columbus, OH 43218-2789

WFNNB/WOMW P.O. Box 182125 Columbus, OH 43218-2125 Case 12-31306-KRH Doc 1 Filed 03/02/12 Entered 03/02/12 10:07:34 Desc Main Document Page 45 of 53

B22C (Official Form 22C) (Chapter 13) (12/10)

In re	Charles Everett Grimm Teresa Darlene Grimm	According to the calculations required by this statement:
	Debtor(s)	The applicable commitment period is 3 years.
Cose N		☐ The applicable commitment period is 5 years.
Case Number:		— ☐ Disposable income is determined under § 1325(b)(3).
	(If known)	■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME							
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.							
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income")) for Lines 2-10					
	All figures must reflect average monthly income received from all sources, derived during the six		Column A		Column B			
	calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the		Debtor's		Spouse's			
	six-month total by six, and enter the result on the appropriate line.		Income		Income			
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	1,606.00	\$	1,822.46			
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.	,						
	Debtor Spouse							
	a. Gross receipts \$ 0.00 \$ 0.00							
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00	-						
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00			
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse	1						
	a. Gross receipts \$ 0.00 \$ 0.00							
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00							
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$	0.00			
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00			
6	Pension and retirement income.	\$	0.00	\$	0.00			
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$	0.00	\$	0.00			
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:							
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00			

10:06AI

Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or 9 payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Debtor Spouse \$ a. 0.00 0.00 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 10 1,606.00 1,822.46 in Column B. Enter the total(s). Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter 11 3,428.46 the total. If Column B has not been completed, enter the amount from Line 10, Column A. Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD 12 Enter the amount from Line 11 3,428.46 Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments 13 on a separate page. If the conditions for entering this adjustment do not apply, enter zero. \$ Total and enter on Line 13 0.00 14 Subtract Line 13 from Line 12 and enter the result. 3,428.46 Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and 15 enter the result. 41,141.52 **Applicable median family income.** Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) 16 a. Enter debtor's state of residence: ٧A b. Enter debtor's household size: 87.498.00 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the 17 top of page 1 of this statement and continue with this statement. The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME 18 Enter the amount from Line 11. 3.428.46 Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a 19 separate page. If the conditions for entering this adjustment do not apply, enter zero. \$ \$ Total and enter on Line 19. 0.00 20 Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result. 3,428.46 Case 12-31306-KRH Doc 1 Filed 03/02/12 Entered 03/02/12 10:07:34 Desc Main Document Page 47 of 53

B22C (Official Form 22C) (Chapter 13) (12/10)

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21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.						\$ 41,141.52	
22	Applic	able median family incon	ne. Enter the amount from	m Lin	e 16.			\$ 87,498.00
23	■ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is n							
	1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Part							
		Part IV. C	ALCULATION ()F I	DEDUC	CTIONS FR	OM INCOME	
		Subpart A: D	eductions under Star	ndar	ds of the	Internal Reve	enue Service (IRS)	
24A	Enter in application	nal Standards: food, appar in Line 24A the "Total" ame able number of persons. (T ptcy court.) The applicable in federal income tax return	ount from IRS National his information is availa number of persons is the	Stand ble at ne nun	ards for A www.usonber that	Allowable Living doj.gov/ust/ or frowould currently be	Expenses for the om the clerk of the pe allowed as exemptions	\$
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.							
	Perso	ns under 65 years of age		Pers	ons 65 ye	ears of age or old	ler	
	a1.	Allowance per person		a2.	Allowar	nce per person		
	b1.	Number of persons		b2.	Number	of persons		
	c1.	Subtotal		c2.	Subtotal	[\$
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. [a. IRS Housing and Utilities Standards; mortgage/rent expense"] [Standards: Nousing and Utilities Standards; mortgage/rent expense]							
	b.	Average Monthly Payment	for any debts secured b	y you	r			
		home, if any, as stated in L Net mortgage/rental expen			5	Subtract Line b fr	om Line a.	\$
26	Local S 25B do Standa	Standards: housing and uses not accurately computerds, enter any additional antion in the space below:	tilities; adjustment. If the allowance to which	you a	ontend th	at the process set l under the IRS I	out in Lines 25A and Housing and Utilities	\$

3/02/12 10:06AM

Local Standards: transportation: vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are 27A included as a contribution to your household expenses in Line 7. \square 0 \square 1 \square 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for 27B your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) \square 1 \square 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average 28 Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. Local Standards: transportation ownership/lease expense: Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter 29 the result in Line 29. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, 30 state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes. Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly 31 deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term 32 life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to 33 pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for 34 education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on 35 childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by 36 insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. **Do not** include payments for health insurance or health savings accounts listed in Line 39.

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	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	\$			
	Note: Do not include any expenses that you have listed in Lines 24-37 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
		1			
39	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$				
	Total and enter on Line 39	\$			
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$				
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.				
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$			
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.				
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$			

		Submont C. Doductions for Do	ht Davimant		
	1	Subpart C: Deductions for De			1
47	own, list the name of credito check whether the payment i scheduled as contractually do	d claims. For each of your debts that is secured r, identify the property securing the debt, state the includes taxes or insurance. The Average Month are to each Secured Creditor in the 60 months for sary, list additional entries on a separate page.	he Average Month ly Payment is the llowing the filing	ally Payment, and total of all amounts of the bankruptcy	
	Name of Creditor a.	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	
			Total: Add Line	es	\$
48	motor vehicle, or other proper your deduction 1/60th of any payments listed in Line 47, is sums in default that must be the following chart. If necess	claims. If any of debts listed in Line 47 are seen try necessary for your support or the support of amount (the "cure amount") that you must pay n order to maintain possession of the property. I paid in order to avoid repossession or foreclosusary, list additional entries on a separate page.	your dependents, the creditor in add The cure amount v	you may include in dition to the would include any	
	Name of Creditor	Property Securing the Debt		f the Cure Amount	
	a.		\$	T-4-1, A 11 I :	¢
	D ((***	• • • • • • • • • • • • • • • • • • • •	60 6 11	Total: Add Lines	\$
49	priority tax, child support an	tiority claims. Enter the total amount, divided by a limony claims, for which you were liable at the claims, such as those set out in Line 33.			\$
	Chapter 13 administrative resulting administrative expe	expenses. Multiply the amount in Line a by the ense.	amount in Line b,	and enter the	
50	b. Current multiplier for issued by the Execut	onthly Chapter 13 plan payment. or your district as determined under schedules rive Office for United States Trustees. (This lible at www.usdoj.gov/ust/ or from the clerk of the control	\$ x		
		ministrative expense of chapter 13 case	Total: Multiply	Lines a and b	\$
51	Total Deductions for Debt	Payment. Enter the total of Lines 47 through 5	0.		\$
		Subpart D: Total Deductions f	rom Income		
52	Total of all deductions from	n income. Enter the total of Lines 38, 46, and 5	1.		\$
	Part V. DET	ERMINATION OF DISPOSABLE I	NCOME UNI	DER § 1325(b)(2)
53	Total current monthly inco	me. Enter the amount from Line 20.			\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. \$				
55		tions. Enter the monthly total of (a) all amount palified retirement plans, as specified in § 541(b as specified in § 362(b)(19).			\$
56	Total of all deductions allow	wed under § 707(b)(2). Enter the amount from	Line 52.		\$

B22C (Official Form 22C) (Chapter 13) (12/10)

57	Deduction for special circumstances. If there are special there is no reasonable alternative, describe the special circumstances, list additional entries on a separate page. Tota provide your case trustee with documentation of these expenses of the special circumstances that make such expense necessary.	umstances and the resulting expenses in lines a-c below. all the expenses and enter the total in Line 57. You must expenses and you must provide a detailed explanation cessary and reasonable.	
31	Nature of special circumstances	Amount of Expense	.
	a. b.	\$ \$	-
	c.	\$ \$	1
	C.	Total: Add Lines	- \$
] 3
58	Total adjustments to determine disposable income. Add result.	I the amounts on Lines 54, 55, 56, and 57 and enter the	\$
59	Monthly Disposable Income Under § 1325(b)(2). Subtra	act Line 58 from Line 53 and enter the result.	\$
	Part VI, ADDITIO	ONAL EXPENSE CLAIMS	
60	Other Expenses. List and describe any monthly expenses, of you and your family and that you contend should be an a 707(b)(2)(A)(ii)(I). If necessary, list additional sources on each item. Total the expenses. Expense Description a. b. c. d. Total: Add I	additional deduction from your current monthly income	under § monthly expense for
	Part VII.	. VERIFICATION	
61	I declare under penalty of perjury that the information proving must sign.) Date: March 2, 2012	Signature: // Charles Everett Grimm Charles Everett Grimm (Debtor)	<u>n</u>
	Date: March 2, 2012	Signature /s/ Teresa Darlene Grimm Teresa Darlene Grimm	1

(Joint Debtor, if any)

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Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 09/01/2011 to 02/29/2012.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Odd Jobs

Income by Month:

6 Months Ago:	09/2011	\$2,206.00
5 Months Ago:	10/2011	\$1,898.00
4 Months Ago:	11/2011	\$1,383.00
3 Months Ago:	12/2011	\$1,383.00
2 Months Ago:	01/2012	\$1,383.00
Last Month:	02/2012	\$1,383.00
	Average per month:	\$1,606.00

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Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **09/01/2011** to **02/29/2012**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Spotsylvania County Schools

Year-to-Date Income:

Last Year:

Starting Year-to-Date Income: \$13,286.51 from check dated 8/31/2011 Ending Year-to-Date Income: **\$20,674.79** from check dated 12/31/2011

This Year:

Current Year-to-Date Income: \$3,546.47 from check dated

Income for six-month period (Current+(Ending-Starting)): \$10,934.75 .

Average Monthly Income: \$1,822.46.